

## **The complaint**

Mr M complains about customer service provided to him by Nationwide Building Society.

## **What happened**

Mr M called Nationwide to open a student account. He was initially given incorrect information that he wasn't eligible for the account. He was transferred to another department which was able to open an account for him.

Mr M raised a complaint about this. Nationwide sent a number of responses, and it says it paid him £25. Mr M says this was for another complaint. Mr M referred his complaint to us.

One of our Investigators looked into the complaint but didn't think it should be upheld. Mr M didn't accept this, so it's been passed to me to review and make a final decision.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've listened to the calls that Mr M had with Nationwide.

During the first phone call, I can hear Mr M was provided with incorrect information regarding his eligibility for a student account. Whilst this must've been frustrating, this call lasted less than three minutes before he was transferred to another team who could, and did, help him. There was no warm handover for this call being transferred to the other team. However, as I've said, the previous call was very brief, and there wasn't much Mr M needed to repeat to the new call handler.

I've heard nothing wrong with the second part of this call where Mr M opened the student account. I'm satisfied the call handler remained friendly and professional throughout, and did her best to help Mr M. And this call resulted in the successful opening of the account Mr M required.

I've noted Mr M's assertion that he made Nationwide aware of his disability and needs. However, I've not heard anything within those calls where he makes Nationwide of any additional needs he may have.

There's dispute over whether Nationwide has offered £25 compensation for this complaint or another complaint. From the evidence I've seen, it seems it was offered for this complaint. The letter, setting out the offer of £25, was sent shortly after Mr M complained. And the letter said:

*I am really sorry you received incorrect account setup information, this should not have happened, so we would like to pay you £25 to say sorry.*

However, even if the £25 wasn't for this complaint, for the reasons set out above, I wouldn't be minded to make an award for this complaint. So, it wouldn't change the outcome here.

Mr M is also unhappy with the calls he had with the complaint handlers, and the wording used within the response Nationwide sent to his complaint. As our Investigator explained, complaint handling isn't an activity that our Service can look into. So, I won't comment on this further.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 December 2025.

Rob Deadman  
**Ombudsman**